Appl. No. 10/825,950
Amdt. dated June 16, 2008
Amendment under 37 CFR 1.116 Expedited Procedure
Examining Group 3621

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Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.   (Currently Amended) A computerized method comprising:

receiving, at a payment network, a first information packet from a merchant, the first information packet including a cost of a financial transaction between the merchant and a customer and a credential presented by the customer as a payment for the financial transaction, wherein the credential is associated with a plurality of accounts each with different account types the association maintained on behalf of the customer by the payment network, wherein the credential is a universal payment mechanism which allows the customer to maintain a single payment mechanism for the plurality of accounts each with a different account type;

using the credential to determine, with the payment network, account information that identifies the plurality of accounts a financial account maintained by the payment network customer at a financial institution and authorization information that allows debit access to the plurality of accounts identified financial account;

generating, at the payment network, a second information packet comprising the account information and the authorization information;

selecting one of [[a]] the plurality of accounts and directing a financial transaction network which corresponds to the type of the selected account networks over which to transmit the second information packet to [[the]] a financial institution of the type of the selected account;

transmitting from the payment network the second information packet to the financial institution using the selected financial transaction network, with a request to perform a debit transaction from the selected identified financial account for at least a portion of the cost of the financial transaction.

2.   (Original)   The method of claim 1, further comprising using the credential to determine, with the payment network, second account information that identifies a

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second financial account maintained by the customer at one of the financial institution and a second financial institution and second authorization information that allows debit access to the identified second financial account.

       3.   (Original)   The method of claim 2, further comprising:

determining, at the payment network, an apportionment of the cost among the first and second financial accounts;

generating, at the payment network, a third information packet comprising the second account information, the second authorization information, and a portion of the cost to apply to the second financial account in accordance with the apportionment; and

wherein the second information packet further includes a second portion of the cost to apply to the financial account in accordance with the apportionment.

       4.   (Original)   The method of claim 1, further comprising:

receiving, at the payment network, a response from the financial institution indicating approval or denial of the debit transaction; and

transmitting, from the payment network, an authorization code to the merchant indicating approval or denial of the financial transaction in accordance with the response received from the financial institution.

       5.   (Original)   The method of claim 4, further comprising:

performing, with the payment network, a risk analysis of the financial transaction; and

determining, with the payment network, whether to provide a guarantee of the financial transaction to the merchant based on the risk analysis, wherein the authorization code further reflects whether the guarantee is provided.

       6.   (Original)   The method of claim 1, wherein:

the account information comprises a primary account number for the identified financial account; and

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the authorization information comprises a personal identification number assigned to the customer for accessing the identified financial account.

7.   (Previously Presented)   The method of claim 1, wherein selecting one of a plurality of financial transaction networks comprises:

performing, with the payment network, a risk analysis of the financial transaction; and

selecting the financial transaction network based on the risk analysis.

8.   (Previously Presented)   The method of claim 1, wherein selecting one of a plurality of financial transaction networks comprises selecting an automated clearing house ("ACH") network.

9.   (Previously Presented)   The method of claim 1, wherein selecting one of a plurality of financial transaction networks comprises selecting a debit system.

10.   (Previously Presented)   The method of claim 1, wherein selecting one of a plurality of transaction financial networks comprises selecting a direct network path to the financial institution from the payment network.

11.   (Original)   The method of claim 1, wherein the credential comprises a payment network account number assigned to the customer to access the payment network.

12.   (Original)   The method of claim 11:

wherein the credential further comprises a personal identification number (PIN); and

wherein the method further comprises verifying, with the payment network, the PIN is associated with the payment network account.

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13.   (Original)   The method of claim 1, further comprising crediting, with the payment network, a loyalty program for the customer in response to execution of the financial transaction.

14.   (Original)   The method of claim 1, wherein receiving the first information packet comprises receiving the first information packet from an Internet merchant and wherein the financial transaction is an Internet-based financial transaction.

15.   (Currently Amended) A computerized method comprising:

receiving, at a payment network, a first information packet from a merchant, the first information packet including a cost of a financial transaction between the merchant and a customer and a credential presented by the customer as a payment for the financial transaction, wherein the credential is associated with a plurality of accounts each with different account types the association maintained on behalf of the customer by the payment network, wherein the credential is a universal payment mechanism which allows the customer to maintain a single payment mechanism for the plurality of accounts each with a different account type;

using the credential to determine, with the payment network, account information that identifies the plurality of accounts a financial account maintained by the payment network customer at a financial institution and authorization information that allows debit access to the plurality of accounts identified financial account;

generating, at the payment network, a second information packet comprising the account information and the authorization information;

selecting one of [[a]] the plurality of accounts and directing a financial transaction network which corresponds to the type of the selected account networks over which to transmit the second information packet to [[the]] a financial institution of the type of the selected account; and

transmitting from the payment network the second information packet to the financial institution using the selected financial transaction network, with a request to perform a

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debit transaction from the <u>selected</u> ~~identified financial~~ account for at least a portion of the cost of the financial transaction.

    16.   (Currently Amended) A computerized method comprising:

    receiving, at a payment network, an information packet from a merchant, the information packet including a cost of a financial transaction between the merchant and a customer and a credential assigned to the customer <u>for the financial transaction, wherein the credential is associated with a plurality of accounts each with different account types the association maintained on behalf of the customer by the payment network, wherein the credential is a universal payment mechanism which allows the customer to maintain a single payment mechanism for the plurality of accounts each with a different account type</u>;

    using the credential to determine, with the payment network, account information identifying [[a]] <u>the</u> plurality of ~~financial~~ accounts maintained by the <u>payment network</u> ~~customer at one or more financial institutions~~;

    using the credential to determine, with the payment network, authorization information for each of the identified financial accounts that allows access to the <u>plurality of</u> ~~identified financial~~ accounts;

    determining, at the payment network, an apportionment of the cost to apply to each of the ~~identified financial~~ <u>plurality of</u> accounts;

    generating, at the payment network, a plurality of authentication packets for each of the <u>plurality of</u> ~~identified financial~~ accounts, each authentication packet comprising account information for one of the <u>plurality of</u> ~~identified financial~~ accounts, authorization information for the ~~identified financial~~ account, and the determined apportionment of the cost to apply to the ~~identified financial~~ account;

    selecting one of [[a]] <u>the</u> plurality of <u>accounts and directing a</u> financial transaction <u>network which corresponds to the type of the selected account</u> ~~financial transaction networks over which~~ to transmit the plurality of authentication packets to ~~the one or more~~ <u>a</u> financial institution <u>of the type of the selected account</u> ~~institutions~~; and

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transmitting from the payment network using the selected financial transaction network, each of the authentication packets to the respective financial institution <u>of the type of the selected</u> ~~at which the financial~~ account ~~is maintained~~.

17.   (Original)   The method of claim 16, further comprising receiving, at the payment network, a response to one of the authentication packets indicating denial of the debit transaction; and

transmitting an additional authentication packet comprising account information for a second one of the identified financial accounts different from the financial account associated with the denied authentication packet, authorization information for the second financial account, and the determined apportionment of the cost comprised by the denied authentication packet.

18.   (Original)   The method of claim 17, further comprising:

receiving a response to the additional authentication packet indicating denial of the debit transaction; and

transmitting, from the payment network, an authorization code to the merchant indicating denial of the financial transaction.

19.   (Original)   The method of claim 16, further comprising:

receiving, at the payment network, a response to each of the authentication packets indicating approval or denial of the debit transaction;

transmitting, from the payment network, an authorization code to the merchant indicating approval or denial of the financial transaction, wherein the authorization code indicates denial of the financial transaction if at least one of the authentication packets indicates a denial of the debit transaction.

20.   (Original)   The method of claim 16, wherein determining an apportionment of the cost comprises apportioning the cost equally among the identified financial accounts.

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21.   (Original)   The method of claim 16, wherein determining an apportionment of the cost comprises using an allocation apportionment specified by the customer.

22.   (Withdrawn)   A method comprising:

receiving, at a payment network, account information that identifies a plurality of financial accounts maintained by a customer at one or more financial institutions and authorization information for each of the identified financial accounts that allows debit access to the respective identified financial account;

verifying, with the payment network, the account information and authorization information for each of the identified financial accounts;

associating a credential to the customer account information and the authorization information; and

transmitting, from the payment network, an enrollment approval for the customer.

23.   (Withdrawn)   The method of claim 22, wherein verifying the account information and the authorization information comprises for each of the identified financial accounts:

transmitting, from the payment network, the account information and the authorization information to the financial institution associated with the identified financial account with a request to authenticate the information for the identified financial account;

receiving, at the payment network, a response from the financial institution authenticating the information.

24.   (Withdrawn)   The method of claim 22, further comprising receiving, at the payment network, an allocation apportionment for each of the identified financial accounts indicating the portion of future financial transactions to allocate to each of the identified financial accounts.

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25.   (Withdrawn)   The method of claim 22, wherein associating the card number comprises generating, with the payment network, a unique account number for the customer to access the payment network.

26.   (Withdrawn)   The method of claim 22, further comprising transmitting a request from the payment network to a card embossing facility to magnetically encode the unique account number on a card.

27.   (Currently Amended) A payment network comprising:
a communications device;
a processor;
a storage device; and
a memory coupled with the processor, the memory comprising a computer-readable medium having a computer-readable program embodied therein for directing operation of the payment network, the computer-readable program including:
instructions for receiving, with the communications device, a first information packet from a merchant, the first information packet including a cost of a financial transaction between the merchant and a customer and a credential presented by the customer as a payment for the financial transaction, wherein the credential is associated with a plurality of accounts each with different account types the association maintained on behalf of the customer by the payment network, wherein the credential is a universal payment mechanism which allows the customer to maintain a single payment mechanism for the plurality of accounts each with a different account type;
instructions for determining from the credential, with the processor, account information that identifies the plurality of accounts a financial account maintained by the payment network customer at a financial institution and authorization information that allows debit access to the plurality of accounts identified financial account;

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instructions for generating, with the processor, a second information packet comprising the transaction information, the account information, and the authorization information;

instructions for selecting, with the processor, one of [[a]] the plurality of accounts and directing a financial transaction network which corresponds to the type of the selected account networks over which to transmit the second information packet to [[the]] a financial institution of the type of the selected account; and

instructions for transmitting, with the communications device, the second information packet to the financial institution using the selected financial transaction network, with a request to perform a debit transaction from the selected identified financial account for at least a portion of the cost of the financial transaction.

28.   (Original)   The payment network of claim 27 wherein the computer-readable program further includes instructions for determining from the credential, with the processor, second account information that identifies a second financial account maintained by the customer at one of the financial institution and a second financial institution, and second authorization information that allows debit access to the identified second financial account.

29.   (Original)   The payment network of claim 28, wherein the computer-readable program further includes:

instructions for determining, with the processor, an apportionment of the cost among the first and second financial accounts;

instructions for generating, with the processor, a third information packet comprising the second account information, the second authorization information, and a portion of the cost to apply to the second financial account in accordance with the apportionment; and

wherein the second information packet further includes a second portion of the cost to apply to the financial account in accordance with the apportionment.

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30. (Original)   The payment network of claim 27, wherein the computer-readable program further includes:

instructions for receiving, with the communications device, a response from the financial institution indicating approval or denial of the debit transaction; and

instructions for transmitting, with the communications device, an authorization code to the merchant indicating approval or denial of the financial transaction in accordance with the response received from the financial institution.

31. (Original)   The payment network of claim 28 wherein the computer-readable program further includes:

instructions for performing, with the processor, a risk analysis of the financial transaction; and

instructions for determining, with the processor, whether to provide a guarantee of the financial transaction to the merchant based on the risk analysis, wherein the authorization code further reflects whether the guarantee is provided.

32. (Previously Presented)   The payment network of claim 27, wherein the instructions for selecting one of a plurality of financial transaction networks comprise:

instructions for performing, with the processor, a risk analysis of the financial transaction; and

instructions for selecting, with the processor, the financial transaction network based on the risk analysis.

33. (Previously Presented)   The payment network of claim 27, wherein:

the communications system is coupled with an automated clearing house ("ACH") network; and

the instructions for selecting one of a plurality of financial transaction networks comprise instructions for selecting the ACH network.

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34.   (Previously Presented)   The payment network of claim 27, wherein the instructions for selecting one of a plurality of financial transaction networks comprise instructions for selecting a debit system.

35.   (Previously Presented)   The payment network of claim 27, wherein the instructions for selecting one of a plurality of financial transaction networks comprise instructions for selecting a direct network path to the financial institution from the payment network.

36.   (Original)   The payment network of claim 27, wherein:

the account information comprises a primary account number ("PAN") for the identified financial account; and

the authorization information comprises a personal identification number ("PIN") assigned to the customer for accessing the identified financial account.

37.   (Original)   The payment network of claim 27, wherein the credential comprises a payment network account number assigned to the customer to access the payment network and a personal identification number (PIN) and wherein the computer-readable program further comprises instructions for verifying, with the processor, the PIN is associated with the payment network account.

38.   (Original)   The payment network of claim 27, wherein the computer-readable program further comprises instructions for crediting, with the processor, a loyalty program for the customer in response to execution of the financial transaction.

39-42. (Cancelled)